

We have created some New Features to make electronic submission easier.

EASIER to USE BLINE – Commission Capture functionality

Why did we make this change?

- Complexity of products / profiles is a disincentive to usage
- Profiles - too many, too complex, too confusing
- There was a lot of re-work , in correct paper work and needless follow up

No more commission profiles. You can the chooses desired initial, renewal and trail commission and plan terms are played back for you to confirm. It is also sensitive to allocation bands.

What products are the new commission capture screens available on?

- Savings
- Investments
- Pensions (excluding PTA)

Commission profiles can now be filtered by:

- Age
- Term
- Premium

Let's get started!

This guide will bring you step by step through the new commission capture screens on epos. We will use two examples.

Example 1 How commission capture works

Complete solutions - Company 1 plan

While completing an application with a customer you have now reached the Commission details section in the process.

The screenshot shows the BLINE Commission Capture interface. At the top right, there are navigation buttons: HOME, EXIT WITHOUT SAVING, and EXIT, SAVE. Below these is a progress bar with five steps: Choose Plan (highlighted in green), Apply Now (highlighted in green), Give Consent, Sign Now, and Submit Plan. The main content area is titled 'Complete Solutions Company 1' (highlighted with a red box). Below the title, there are two expandable sections: '+ Please Choose your Regular Premium Commission Options' and '+ Please Choose your Single Premium Commission Options'. At the bottom right of the main content area, there are two buttons: 'View Commission' and 'NEXT >'. On the left side, there is a sidebar menu with a list of sections: Personal Details, Contact Details, Plan Owner Details, Employer Details, Benefit Details, Premium Details, Payment Details, Fund Details, Administration Details, Revenue Details, and Commission Details (highlighted with a green box and a red border).

Commission Capture

Regular Premium Commission Options

Step 1 Getting started

The screenshot shows the 'Regular Premium Commission Options' step. At the top, there are navigation buttons: HOME, EXIT WITHOUT SAVING, and EXIT, SAVE. Below these is a progress bar with five steps: Choose Plan (green), Apply Now (green), Give Consent (grey), Sign Now (grey), and Submit Plan (grey). The 'Apply Now' step is highlighted with a green checkmark.

On the left, there is a sidebar menu with the following items: Personal Details, Contact Details, Plan Owner Details, Employer Details, Benefit Details, Premium Details, Payment Details, Fund Details, Administration Details, Revenue Details, and Commission Details (highlighted in green).

The main content area is titled 'Complete Solutions Company 1'. It contains two accordions. The first accordion is expanded and titled 'Please Choose your Regular Premium Commission Options'. It contains a list of options. A callout box points to this accordion with the text: 'Select Regular premium options & click to open'. The second accordion is collapsed and titled 'Please Choose your Single Premium Commission Options'. A callout box points to this accordion with the text: 'Single and Regular accordions will display as both were selected on the application'. At the bottom of the main content area, there are two buttons: 'View Commission' and 'NEXT >'. The 'NEXT >' button is highlighted in blue.

Step 2 Select Values in order to choose a final commission option

The screenshot shows the 'Select Values' step. At the top, there are navigation buttons: HOME, EXIT WITHOUT SAVING, and EXIT, SAVE. Below these is a progress bar with five steps: Choose Plan (green), Apply Now (green), Give Consent (grey), Sign Now (grey), and Submit Plan (grey). The 'Apply Now' step is highlighted with a green checkmark.

On the left, there is a sidebar menu with the following items: Personal Details, Contact Details, Plan Owner Details, Employer Details, Benefit Details, Premium Details, Payment Details, Fund Details, Administration Details, Revenue Details, and Commission Details (highlighted in green).

The main content area is titled 'Complete Solutions Company 1'. It contains two accordions. The first accordion is expanded and titled 'Please Choose your Regular Premium Commission Options'. It contains a form with the following fields: 'Please Select Commission Type:' with radio buttons for 'Bullets' and 'Financed' (selected); 'AMC:' with a dropdown menu showing '1.00'; 'Trail/Fund Commission:' with a dropdown menu showing 'select an option'; 'Initial Commission:' with a dropdown menu showing 'select an option' and a range 'Min: 15.00% Max: 15.00%'; and 'Renewal:' with a dropdown menu showing 'select an option' and a range 'Min: 1.00% Max: 2.00%'. A callout box points to the 'Financed' radio button with the text: 'Choose staggered OR up-front commission (Only on regular premium)'. The second accordion is collapsed and titled 'Please Choose your Single Premium Commission Options'. At the bottom of the main content area, there are two buttons: 'View Commission' and 'NEXT >'. The 'NEXT >' button is highlighted in blue.

Scenario 1 – Up Front Commission Selected

You can choose trail commission from the drop down

Once the fields are selected. A list of available commission options appears (based on what was selected there is only one in this example)

Commission Capture

Complete Solutions Company 1

Please Choose your Regular Premium Commission Options

Please Select Commission Type: ☐ Bullets ☒ Financed

AMC:

Trail/Fund Commission:

Initial Commission: Min: 15.00% Max: 15.00%

Renewal: Min: 1.00% Max: 2.00%

Allocation Rate	Total AMC	Exit Penalties	Select
98%	1%	5/5/5/3/1	<input checked="" type="radio"/> 5595

Allocation rate for the customer

Exit penalties for this commission option

In this case it is auto selected but you will need to select an option if more than one

NEXT

Scenario 2 – Bullets Selected

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Complete Solutions Company 1

Please Choose your Regular Premium Commission Options

Please Select Commission Type: ☒ Bullets ☐ Financed

AMC:

Bullet Payments:

View Commission

NEXT

Fewer fields are applicable so select is smaller

AMC:

Bullet Payments:

Choose AMC from the drop down

AMC:

Bullet Payments:

Choose bullet payment from the drop down

Commission Capture

Once the fields are selected. A list of available commission options appears (based on what was selected there is only one in this example)

Complete Solutions Company 1

Please Choose your Regular Premium Commission Options

Please Select Commission Type: ☒ Bullets ☐ Financed

AMC:

Bullet Payments:

Allocation Rate	Total AMC	Exit Penalties	Select
99%	1%	5/5/5/3/1	6017

Tool Tips are available

AMC Close

This AMC value is indicative and the actual AMC will be determined on the fund choice and commission structure. The actual AMC will be displayed on the policy schedule.

Bullet Payments Close

Bullet payments are made at the start of years 1, 3, 5, and 7.

Single Premium Commission Options

Step 1 Getting started

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Choose Plan ☒ Apply Now ☒ Give Consent ☐ Sign Now ☐ Submit Plan ☐

Complete Solutions Company 1

+ Please Choose your Regular Premium Commission Options

+ Please Choose your Single Premium Commission Options

View Commission

NEXT

Select **Single Premium** options & click to open

- Personal Details
- Contact Details
- Plan Owner Details
- Employer Details
- Benefit Details
- Premium Details
- Payment Details
- Fund Details
- Administration Details
- Revenue Details
- Commission Details**

Step 2 Select from the drop down list to see what is available.

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Choose Plan ☒ Apply Now ☒ Give Consent ☐ Sign Now ☐ Submit Plan ☐

Complete Solutions Company 1

+ Please Choose your Single Premium Commission Options

- Please Choose your Single Premium Commission Options

AMC: 0.75

Trail/Fund Commission:

Initial Commission: select an option
0.00
0.10
0.20
0.25
0.30
0.40
0.50

Min: 0.00% Max: 5.00%

There is only one AMC option available so it is auto-selected

Type the desired amount of initial commission

Shows allowable range of initial commission

Commission Capture

Initial Commission:



3 Min: 0.00% Max: 5.00%

In this example 3% is entered

Allocation Rate	Total AMC	Exit Penalties	Select
98%	1%	5/5/5/3/1	<input checked="" type="radio"/> 6939



Allocation changes in line with initial commission sacrifice

Initial Commission:



3.3 Min: 0.00% Max: 5.00%

In this example 3.3% is entered

Allocation Rate	Total AMC	Exit Penalties	Select
97.7%	1%	5/5/5/3/1	<input checked="" type="radio"/> 6939



Increments only allowed in amounts of .05

Example: 3.33 is not a valid option) and auto round to the .05 figure

Final Step

- Personal Details
- Contact Details
- Plan Owner Details
- Employer Details
- Benefit Details
- Premium Details
- Payment Details
- Fund Details
- Administrative Details
- Revenue Details
- Commission Details**

Complete Solutions Company 1

+ Please Choose your Regular Premium Commission Options

- Please Choose your Single Premium Commission Options

Commission: 0.75 0.25 4.75 Min: 0.00% Max: 5.00%

Total AMC	Exit Penalties	Select
1%	5/5/5/3/1	<input checked="" type="radio"/> 6939

View Commission **NEXT >**

Click the Accordion to close

View commission profile and selected

The screenshot shows the 'Complete Solutions Company 1' form. On the left is a sidebar with a list of sections: Personal Details, Contact Details, Plan Owner Details, Employer Details, Benefit Details, Premium Details, Payment Details, Fund Details, Administration Details, Revenue Details, and Commission Details (highlighted). The main form area has a progress bar at the top with steps: Choose Plan, Apply Now, Give Consent, Sign Now, and Submit Plan. Below the progress bar, there are two expandable sections: '+ Please Choose your Regular Premium Commission Options' and '+ Please Choose your Single Premium Commission Options'. At the bottom right of the form, there is a 'View Commission' button and a 'NEXT >' button. A callout box with an arrow points to the 'View Commission' button, containing the text 'Click View Commission'.

View Commission Report

View Commission		
View Commissions		
Year	Premiums	Commission
1	€34,800	€2,279
2	€10,800	€60
3	€10,800	€1,142
4	€10,800	€63
5	€10,800	€1,145
6	€10,800	€67
7	€10,800	€1,148
8	€10,800	€70
9	€10,800	€317
10	€10,800	€354

Showing 1 to 10 of 28 entries

Year 1 Regular Premium Commission	€1,080
Regular Premium Allocation	99%
Year 1 Single Premium Commission	€1,199
Single Premium Allocation	96.25%

I confirm that the commissions payable are correct.

Tick check box to select

SAVE CANCEL

Click to save selection

All details display

Complete the application

The screenshot shows the 'b | line' logo and 'THE NO.1 BROKER WEBSITE' tagline. A progress bar at the top indicates the following steps: 'Choose Plan' (completed with a green checkmark), 'Apply Now' (highlighted in green), 'Give Consent', 'Sign Now', and 'Submit Plan'. On the left, a sidebar lists application sections, each with a green checkmark: 'Personal Details', 'Contact Details', 'Plan Owner Details', 'Employer Details', 'Benefit Details', 'Premium Details', 'Payment Details', 'Fund Details', 'Administration Details', 'Revenue Details', and 'Commission Details' (which is highlighted in green). The main content area is titled 'Complete Solutions Company 1' and contains two expandable sections: '+ Please Choose your Regular Premium Commission Options' and '+ Please Choose your Single Premium Commission Options'. Below these sections are two buttons: 'View Commission' and 'NEXT >'. A callout box with an arrow pointing to the 'Commission Details' section in the sidebar contains the text: 'All sections of this application now have a tick - you have all your information gathered. You are ready to execute the plan'. Another callout box with an arrow pointing to the 'NEXT >' button contains the text: 'Everything is now completed click next'.

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Choose Plan ✓ Apply Now Give Consent Sign Now Submit Plan

Complete Solutions Company 1

+ Please Choose your Regular Premium Commission Options

+ Please Choose your Single Premium Commission Options

View Commission

NEXT >

Everything is now completed click next

All sections of this application now have a tick - you have all your information gathered. You are ready to execute the plan